

In re:
Kathleen Anne Clarke
Debtor

Case No. 23-11589-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 21, 2023

User: admin
Form ID: 155

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Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db	Kathleen Anne Clarke, 828 Centre Street, Easton, PA 18042-6470
14786280	+ ComenityCapital/AAARewards, 3095 Loyalty Circle - Bldg A, Columbus, OH 43219-3673
14812180	+ Easton Area School District / Easton City, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14786287	+ JPMCB Card Services Marriott, PO Box 15369, Wilmington, DE 19850-5369
14786288	+ Keystone Collections Group, PO Box 529, Irwin, PA 15642-0529
14786291	+ Marcus - GM Card, PO Box 45400, Salt Lake City, UT 84145-0400
14786293	+ Nicholas J. Raker, Esquire, Leopold & Associates PLLC, 275 Curry Hollow Rd - Bldg 1 - Ste 280, Pittsburgh, PA 15236-4631
14786297	+ Rakuten Credit Card, 85 Enterprise, Suite 100, Aliso Viejo, CA 92656-2627
14786300	SYNBC/ShopHQ PLCC, PO Box 965005, Orlando, FL 32896-5005
14786299	+ Sony Visa, PO Box 182273, Columbus, OH 43218-2273
14799211	+ Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14786269	+ Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:24:42	American Express, PO Box 981537, El Paso, TX 79998-1537
14797439	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:24:40	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14786270	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 22 2023 00:11:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14799905	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 22 2023 00:11:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14786271	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 22 2023 00:12:00	Barclays Bank Delaware - JetBlue, P.O. Box 13337, Philadelphia, PA 19101-3337
14786272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:26	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14788675	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:11	CITI, PO Box 790040, St Louis, MO 63179-0040
14786273	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:36	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14798248	+ Email/PDF: ebn_ais@aisinfo.com	Dec 22 2023 00:24:25	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14788676	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:10	CitiCards, PO Box 6500, Sioux Falls, SD 57117-6500
14800456	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:12:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14804869	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:39	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

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14786274	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	Comenity Bank/WayFair, 3095 Loyalty Circle - Bldg A, Columbus, OH 43219-3673
14786275	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	Comenity Capital Bank, Bed Bath and Beyond, PO Box 183003, Columbus, OH 43218-3003
14786276	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	Comenity Capital Bank - Big Lots, PO Box 182120, Columbus, OH 43218-2120
14786277	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	Comenity Capital Bank - Boscovs, 3095 Loyalty Circle - Bldg A, Columbus, OH 43219-3673
14786278	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	Comenity Capital Bank - HSN, PO Box 659707, San Antonio, TX 78265
14786279	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	Comenity Capital Bank - Over, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
14786281	^ MEBN	Dec 22 2023 00:08:50	ComenityCapitalBank/Sephora, 3095 Loyalty Circle - Bldg A, Columbus, OH 43219-3673
14786282	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:12:00	ComenityCapitalBank/Zale, 3095 Loyalty Circle - Bldg A, Columbus, OH 43219-3673
14786283	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:11:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14788703	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14786284	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:39	ExxonMobil/CitiBank CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14786285	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:12:00	First Nation Bank of Omaha, 1620 Dodge St, Omaha, NE 68102-1593
14805720	^ MEBN	Dec 22 2023 00:08:43	First National Bank of Omaha, c/o BQ & Associates, PC, LLO, 14211 Arbor Street, Suite 100, Omaha, NE 68144-2312
14805488	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14786286	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:24:06	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14793306	+ Email/Text: RASEBN@raslg.com	Dec 22 2023 00:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14786289	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2023 00:11:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
14797556	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 00:24:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14786292	Email/Text: EBN@Mohela.com	Dec 22 2023 00:12:00	MOHELA/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
14834375	Email/Text: EBN@Mohela.com	Dec 22 2023 00:12:00	US Department of Education/MOHELA, 633 Spirit Drive, 633 Spirit Drive, Chesterfield, MO 63005-633
14786290	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:25	Macys/DSNB, PO Box 6789, Sioux Falls, SD 57117-6789
14788677	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:12:00	Midland Credit Management Inc, 320 E Big Beaver 300, Troy, MI 48083-1271
14801623	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:12:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14805489	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:12:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN

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			56302-7999
14786294	+ Email/Text: bnc@nordstrom.com	Dec 22 2023 00:12:21	Nordstrom/TD Bank USA, 13531 E Caley Ave, Englewood, CO 80111-6504
14802425	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 00:11:00	PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342
14786295	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 00:11:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
14791255	^ MEBN	Dec 22 2023 00:08:48	PNC BANK, NATIONAL ASSOCIATION, C/O KML Law Group, Michael Farington, Esq., 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14799302	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:24:39	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14786296	^ MEBN	Dec 22 2023 00:08:42	Prosper Marketplace Inc., 221 Main St, Suite 300, San Francisco, CA 94105-1909
14803786	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14803775	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 00:12:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14786301	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:25	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14786302	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:39	SYNCB/Old Nacy PC, 4125 Winward Plaza, Alpharetta, GA 30005-8738
14786304	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:05	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
14786303	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:39	SYNCB/PayPal Credit Card, 4125 Windward Plaza, Alpharetta, GA 30005-8738
14786305	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:39	SYNCB/QVC PLCC, PO Box 965005, Orlando, FL 32896-5005
14786306	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:06	SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
14786298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:40	Shell/CitiBank CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14786307	^ MEBN	Dec 22 2023 00:08:49	TD Bank NA, PO Box 1448, Greenville, SC 29602-1448
14786308	+ Email/Text: bncmail@w-legal.com	Dec 22 2023 00:12:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
14786309	+ Email/Text: LCI@upstart.com	Dec 22 2023 00:12:00	Upstart Network Inc, PO Box 1503, San Carlos, CA 94070-7503
14787704	^ MEBN	Dec 22 2023 00:08:45	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14786310	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:41	Venmo, P.O. Box 71718, Philadelphia, PA 19176-1718
14786311	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:40	Wayfair/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14786312	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2023 00:24:12	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
14798861	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2023 00:24:08	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14786313	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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Zulily Credit Card, 777 Long Ridge Rd, Stamford,
CT 06902-1260

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14798862	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Kathleen Anne Clarke claputka@laputkalaw.com jen@laputkalaw.com; jbolles@laputkalaw.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kathleen Anne Clarke

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11589-pmm

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this December 21, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer
Judge, United States Bankruptcy Court